



Identity Theft Prevention Checklist

1. Protect sensitive documents

- A common method of identity theft is called "dumpster diving," where a thief will root through trash in search of sensitive documents.
- Secure all documents that contain important financial or personal information, including bank statements, credit card bills, receipts, utility bills, ATM receipts and pre-approved credit offers.
- Shred any personal or financial documents that you no longer need.

2. Use passwords effectively

- Do not use the same password for all accounts.
- Change your passwords regularly.
- Avoid using birth dates, friends' names, maiden names or common codes such as "password," "administrator," "123456," etc.
- Never use your social security number or account number as a password.
- Do not reuse old passwords that may have been compromised.
- Ideally, passwords should include a minimum of eight characters and employ at least one symbol that is not a number or letter, such as an ampersand (&), percent symbol (%) or other symbols.

3. Do not write passwords on cards or keep them on your person

- Try to memorize passwords so the information is not susceptible to theft.
- If you forget your password, procedures are in place with your financial institutions to reset or remind you of your password.

4. Be wary of requests for your social security number, account number, credit card number, passwords or user ID

- Treat any communication seeking this information or directing you to a website or toll-free number where you are asked to enter your Social Security number, account number, credit card number, user ID or password with suspicion.
- If the communication pertains to an existing account or government program in which you are already enrolled, the person or entity contacting you should already have this information.
- When in doubt, hang up the phone or delete the email and contact the business or agency directly, using contact numbers on your account statement or other trusted source.
- If the call was legitimate, the entity or agency will know what you are calling about and direct you to the appropriate personnel.
- When approached about opening a new account or enrolling in a new program, do not hesitate to check up on the solicitor before supplying it with sensitive information.

5. Secure your mail

- Never leave mail unchecked for long periods of time - identity thieves can steal mail in an attempt to get access to sensitive documents.
- If you are going to be away, contact your local Post Office about holding your mail until you return.
- If you do not receive a bill or financial statement that you are expecting, immediately contact your credit or service provider as an identity thief may have diverted your mail to another address.
- Opt-out of junk mail by contacting the sender and requesting that they remove you from their mailing list; calling 888-5-OPT-OUT (888-567-8688) to be removed from mailing lists for free credit card offers.
- When sending outgoing mail, do not leave the items in an unsecured mailbox. Instead, drop your outgoing letters in a blue mailbox or take it to your local post office.
- Never put identifying information, such as account numbers, on the outside of your mail.

6. Use caution on the Internet

- Only provide personal identifying information over secured sites using encryption technology – the addresses for these sites will include "https"

and may also display a small padlock symbol in your web browser. Data encryption further scrambles the information you send over the internet so that eavesdroppers only see meaningless random characters.

- Update your computer operating system and anti-virus programs to protect against security flaws or malicious programs.
- Avoid storing your sensitive personal information on your computer.

7. Check your credit report regularly

- Some victims of identity theft may not become aware of the problem until their credit ratings have been seriously damaged.
- Every consumer is entitled to a free copy of your credit report every 12 months, from each of the major credit bureaus.
- Review your credit information regularly for signs of unauthorized accounts or other suspicious activity.
- Free credit reports can be obtained from a national website, created to give consumers easy access to this vital information:

www.annualcreditreport.com